

WHAT IS CLAIMED IS:

1 1. A method for performing a money transfer receive
2 transaction, the method comprising:

3 loading payout funds, corresponding to at least a portion of a desired
4 amount of money to be transferred from a sender to a recipient, in a payout account
5 associated with a payout card, such that the payout funds are electronically
6 accessible by the recipient using the payout card.

1 2. The method of claim 1 further comprising authorizing
2 issuance of the payout card to the recipient.

1 3. The method of claim 1 further comprising receiving at a host
2 computer system, prior to the loading step, card identifying information associated
3 with the payout card, and storing the card identifying information and payout funds
4 on the host computer system.

1 4. The method of claim 3 further comprising receiving input
2 associated with the payout card, comparing the input to the card identifying
3 information stored on the host computer system, and allowing a portion of the
4 payout funds to be debited from the payout account if the input matches the card
5 identifying information stored on the host computer system.

1 5. The method of claim 3 further comprising receiving input
2 associated with the payout card, comparing the input to the card identifying
3 information stored on the host computer system, and allowing funds corresponding
4 to a portion of the payout funds to be dispensed to the recipient if the input matches
5 the card identifying information stored on the host computer system.

1 6. The method of claim 1 further comprising providing, by a
2 host computer system, an account code corresponding to the payout account for
3 transmission to a terminal so that the terminal may write the account code to the
4 payout card, and storing the account code on the host computer system.

1 7. The method of claim 6 further comprising providing, by the
2 host computer system, an identification code for use with the payout card and for
3 transmission to the terminal so that the terminal may cause the identification code
4 to be printed on a receipt, and storing the identification code on the host computer
5 system.

1 8. The method of claim 7 further comprising receiving input
2 associated with the payout card, comparing the input to the account code and
3 identification code stored on the host computer system, and allowing a portion of
4 the payout funds to be debited from the payout account if the input matches the
5 account code and identification code stored on the host computer system.

1 9. The method of claim 7 further comprising receiving input
2 associated with the payout card, comparing the input to the account code and
3 identification code stored on the host computer system, and allowing funds
4 corresponding to a portion of the payout funds to be dispensed to the recipient if the
5 input matches the account code and identification code stored on the host computer
6 system.

1 10. The method of claim 1 further comprising allowing the payout
2 account to be debited by an amount sufficient to cover a transaction fee.

1 11. The method of claim 1 further comprising allowing the payout
2 account to be exceeded by an amount sufficient to cover a transaction fee.

1 12. The method of claim 1 further comprising loading an
2 additional amount in the payout account to cover a transaction fee.

1 13. The method of claim 12 further comprising automatically
2 calculating the transaction fee.

1 14. The method of claim 1 further comprising authorizing
2 issuance of a negotiable instrument to the recipient that corresponds to another
3 portion of the desired amount of money to be transferred.

1 15. The method of claim 1 further comprising authorizing
2 issuance of cash to the recipient that corresponds to another portion of the desired
3 amount of money to be transferred.

1 16. The method of claim 1 wherein the payout card has been
2 previously issued to the recipient.

1 17. A method for performing a money transfer transaction, the
2 method comprising:
3 storing transaction data on a host computer system, wherein the
4 transaction data includes a desired amount of money to be transferred to a recipient;
5 receiving transaction identifying information provided by the
6 recipient;
7 comparing the transaction identifying information with the transaction
8 data stored on the host computer system; and
9 loading payout funds corresponding to at least a portion of the desired
10 amount of money to be transferred in a payout account associated with a payout card
11 if the transaction identifying information matches the transaction data stored on the
12 host computer system, such that the payout funds are electronically accessible by the
13 recipient using the payout card.

1 18. The method of claim 17 further comprising authorizing
2 issuance of the payout card to the recipient.

1 19. The method of claim 17 further comprising receiving at the
2 host computer system, prior to the loading step, card identifying information
3 associated with the payout card, and storing the card identifying information on the
4 host computer system.

1 20. The method of claim 19 further comprising receiving input
2 associated with the payout card, comparing the input to the card identifying
3 information stored on the host computer system , and allowing funds corresponding
4 to a portion of the payout funds to be dispensed to the recipient if the input matches
5 the card identifying information stored on the host computer system.

1 21. The method of claim 19 further comprising receiving input
2 associated with the payout card, comparing the input to the card identifying
3 information stored on the host computer system, and allowing a portion of the
4 payout funds to be debited from the payout account if the input matches the card
5 identifying information stored on the host computer system.

1 22. The method of claim 17 further comprising providing, by a
2 host computer system, an account code corresponding to the payout account for
3 transmission to terminal so that the terminal may write the account code to the
4 payout card, and storing the account code on the host computer system.

1 23. The method of claim 22 further comprising providing, by the
2 host computer system, an identification code for use with the payout card and for
3 transmission to the terminal so that the terminal may cause the identification code
4 to be printed on a receipt, and storing the identification code on the host computer
5 system.

1 24. The method of claim 23 further comprising receiving input
2 associated with the payout card, comparing the input to the account code and
3 identification code stored on the host computer system, and allowing a portion of
4 the payout funds to be debited from the payout account if the input matches the
5 account code and identification code stored on the host computer system.

1 25. The method of claim 23 further comprising receiving input
2 associated with the payout card, comparing the input to the account code and
3 identification code stored on the host computer system, and allowing funds
4 corresponding to a portion of the payout funds to be dispensed to the recipient if the

5 input matches the account code and identification code stored on the host computer
6 system.

1 26. The method of claim 17 further comprising allowing the
2 payout account to be exceeded by a predetermined amount in order to cover a
3 transaction fee.

1 27. The method of claim 17 further comprising loading an
2 additional amount in the payout account to cover a transaction fee.

1 28. The method of claim 27 further comprising automatically
2 calculating the transaction fee using the host computer system.

1 29. The method of claim 17 wherein the payout card has been
2 previously issued to the recipient.

1 30. A method for performing a money transfer transaction, the
2 method comprising:

3 storing transaction data on a host computer system, wherein the
4 transaction data includes a desired amount of money to be transferred from a sender
5 to a recipient;

6 receiving transaction identifying information from a first terminal in
7 communication with the host computer system;

8 comparing the transaction identifying information with the transaction
9 data stored on the host computer system;

10 receiving at the host computer card identifying information associated
11 with an anonymous payout card, wherein the card identifying information includes
12 an account number;

13 storing the card identifying information on the host computer system;

14 loading payout funds, corresponding to at least a portion of the
15 desired amount of money to be transferred, in an account associated with the
16 account number and maintained on the host computer system, if the transaction

17 identifying information matches the transaction data stored on the host computer
 18 system;
 19 receiving input associated with the payout card from a second
 20 terminal in communication with the host computer system;
 21 comparing the input to the card identifying information stored on the
 22 host computer system;
 23 allowing funds corresponding to the payout funds to be dispensed to
 24 the recipient if the input matches the card identifying information stored on the host
 25 computer system; and
 26 allowing the payout account to be exceeded by a predetermined
 27 amount in order to cover a transaction fee.

1 31. A method for performing a money transfer receive
 2 transaction, the method comprising:
 3 entering card identifying information associated with a payout card
 4 into a receive-transaction initiating terminal that is in communication with a host
 5 computer system;
 6 requesting via the receive-transaction initiating terminal that the host
 7 computer system load payout funds, corresponding to at least a portion of a desired
 8 amount of money to be transferred from a sender to a recipient, into a payout
 9 account associated with the payout card; and
 10 providing the payout card to the recipient.

1 32. The method of claim 31 further comprising issuing a
 2 negotiable instrument to the recipient that corresponds to another portion of the
 3 desired amount of money to be transferred.

1 33. The method of claim 31 further comprising issuing cash to the
 2 recipient that corresponds to another portion of the desired amount of money to be
 3 transferred.

1 34. A system for performing a money transfer receive transaction,
 2 the system comprising:

3 a host computer system including instructions for loading payout
4 funds, corresponding to a desired amount of money to be transferred from a sender
5 to a recipient, in a payout account associated with a payout card, such that the
6 payout funds are electronically accessible by the recipient using the payout card.

1 35. The system of claim 34 wherein the host computer system is
2 operative to receive card identifying information associated with the payout card,
3 and further includes instructions for storing the card identifying information.

1 36. The system of claim 35 wherein the host computer system is
2 further operative to receive input associated with the payout card, and further
3 includes instructions for comparing the input to the stored card identifying
4 information, and instructions for allowing funds corresponding to a portion of the
5 payout funds to be dispensed to the recipient if the input matches the stored card
6 identifying information.

1 37. The system of claim 35 wherein the host computer system is
2 further operative to receive input associated with the payout card, and further
3 includes instructions for comparing the input to the stored card identifying
4 information, and instructions for allowing a portion of the payout funds to be
5 debited from the payout account if the input matches the stored card identifying
6 information.

1 38. The system of claim 34 wherein the host computer system is
2 operative to provide an account code corresponding to the payout account for
3 transmission to a terminal so that the terminal may write the account code to the
4 payout card, and to store the account code.

1 39. The system of claim 38 wherein the host computer system is
2 further operative to provide an identification code for use with the payout card and
3 for transmission to the terminal so that the terminal may cause the identification
4 code to be printed on a receipt, and to store the identification code.

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1 40. The system of claim 39 wherein the host computer system is
2 further operative to receive input associated with the payout card, and further
3 includes instructions for comparing the input to the stored account code and stored
4 identification code, and instructions for allowing a portion of the payout funds to be
5 debited from the payout account if the input matches the stored account code and
6 stored identification code.

1 41. The system of claim 39 wherein the host computer system is
2 further operative to receive input associated with the payout card, and further
3 includes instructions for comparing the input to the stored account code and stored
4 identification code, and instructions for allowing funds corresponding to a portion
5 of the payout funds to be dispensed to the recipient if the input matches the stored
6 account code and stored identification code.

1 42. The system of claim 34 wherein the host computer system
2 further includes instructions for allowing the payout account to be exceeded by a
3 predetermined amount in order to cover a transaction fee.

1 43. The system of claim 34 wherein the host computer system
2 further includes instructions for loading an additional amount in the payout account
3 to cover a transaction fee.

1 44. The system of claim 43 wherein the host computer system
2 further includes instructions for automatically calculating the transaction fee.

1 45. A system for performing a money transfer transaction, the
2 system comprising:
3 a host computer system for storing transaction data, wherein the
4 transaction data includes a desired amount of money to be transferred to a recipient;
5 and
6 a terminal in communication with the host computer system for
7 receiving transaction identifying information and for transmitting the transaction
8 identifying information to the host computer system;

9 wherein the host computer system is operative to compare the
10 transaction identifying information with the stored transaction data, and is further
11 operative to load payout funds corresponding to the desired amount of money to be
12 transferred in a payout account associated with a payout card if the transaction
13 identifying information matches the stored transaction data.

1 46. The system of claim 45 wherein the terminal is operative to
2 receive card identifying information associated with the payout card, and is further
3 operative to transmit the card identifying information to the host computer system,
4 and wherein the host computer system includes instructions for storing the card
5 identifying information and payout funds.

1 47. The system of claim 46 wherein the terminal includes a card
2 reader for reading the card identifying information from the payout card.

1 48. The system of claim 46 wherein the host computer system is
2 further operative to receive input associated with the payout card, and further
3 includes instructions for comparing the input to the stored card identifying
4 information, and instructions for allowing funds corresponding to a portion of the
5 payout funds to be dispensed to the recipient if the input matches the stored card
6 identifying information.

1 49. The system of claim 46 wherein the host computer system is
2 further operative to receive input associated with the payout card, and further
3 includes instructions for comparing the input to the stored card identifying
4 information, and instructions for allowing a portion of the payout funds to be
5 debited from the payout account if the input matches the stored card identifying
6 information.

1 50. The system of claim 45 wherein the host computer system is
2 operative to provide an account code corresponding to the payout account and to
3 store the account code, and the terminal includes a card writer and is operative to

4 receive the account code and to write the account code to the payout card using the
5 card writer.

1 51. The system of claim 50 wherein the host computer system is
2 further operative to provide an identification code for use with the payout card and
3 to store the identification code, and the terminal is operative to receive the
4 identification code and to cause the identification code to be printed on a receipt.

1 52. The system of claim 51 wherein the host computer system is
2 further operative to receive input associated with the payout card, and further
3 includes instructions for comparing the input to the stored account code and stored
4 identification code, and instructions for allowing funds corresponding to a portion
5 of the payout funds to be dispensed to the recipient if the input matches the stored
6 account code and stored identification code.

1 53. The system of claim 51 wherein the host computer system is
2 further operative to receive input associated with the payout card, and further
3 includes instructions for comparing the input to the stored account code and stored
4 identification code, and instructions for allowing a portion of the payout funds to be
5 debited from the payout account if the input matches the stored account code and
6 stored identification code.

1 54. The system of claim 45 wherein the host computer system
2 further includes instructions for allowing the payout account to go negative by a
3 predetermined amount in order to cover a transaction fee.

1 55. The system of claim 45 wherein the host computer system
2 further includes instructions for loading an additional amount in the payout account
3 to cover a transaction fee.

56. The system of claim 55 wherein the host computer system
further includes instructions for automatically calculating the transaction fee.